

Self-Driving Car Insurance Market By Application (Personal, Commercial), By Insurance Coverage (Third Party Liability Coverage, Comprehensive Coverage), By Distribution Channel (Independent Agents/ Brokers, Direct Sales, Banks, Others): Global Opportunity Analysis and Industry Forecast, 2023-2032

Market Report | 2024-03-01 | 400 pages | Allied Market Research

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Report description:

Self-driving cars refers to vehicles that do not require humans to safely control and operate the vehicle. The vehicles are a combination of sensors and software to control, navigate and drive the vehicle. In the current state, there are no autonomous vehicles in United States that are under legal supervision. However, there are partially-autonomous cars that vary in terms of self-automation. During its infancy self-driving technology is becoming increasingly identical and can radically transform the transportation system. On the basis of automaker and technology, the company estimates that level 4 self-driving cars can be for sale in the upcoming years.

There are various layers of autonomy associated with self-driving car technology. The layers are divided into various levels such as level 0, level 1, level 2, level 3, level 4 and level 5. In case of level 0 all the major parts of the vehicle are controlled by human beings. In case of level 1 certain systems such as cruise control/automatic braking are controlled by car. In case of level 2 the car provides simultaneous automated functions such as acceleration and steering. In case of level 3 the car manages all safety-critical functions under certain conditions. In case of level 4 the car is fully automated in case of some driving scenarios. In case of level 5 the car is fully-automated.

Car insurance is calculated on the basis of car owner's driving history. In case of autonomous car, the technology and safety features that are present in the car are considered to determine the car's policy premium. Make of car, model of car, variant of car, type of insurance policy, selected add-ons, geographical area, insured declared value (IDV) and other factors are considered while determining the policy premium for a self-driving car.

Important players are launching various products to survive and compete in self-driving car insurance industry. For instance, In May 2021, TuSimple, a global self-driving technology company partnered with Liberty Mutual Insurance, a largest global property

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and casualty insurer to study the benefits of autonomous truck. Liberty Mutual and TuSimple will collaborate to enhance comprehension of the relative performance of autonomous technology against manually operated trucks controlled by human drivers. Furthermore, in August 2023, China Pacific Insurance Group Company Limited. entered into strategic partnership with SENIOR, a chinese commercial vehicle autonomous driving solution provider. This collaboration focuses on insurance services, product design, insurance claims support, and data sharing that accelerates the development of unmanned driving logistics ecosystem. Regarding insurance, the two parties work together to market cutting-edge automotive, personal and property policies that are designed for autonomous driving situations. The goal of this all-inclusive insurance package is to provide unmanned driving cargo transportation projects and vehicles safe, worry-free coverage. Moreover, on July 23, Industrial and Commercial Bank of China Limited (ICBC) and People Insurance Company of China (PICC) announced their strategic cooperation in Beijing, launching the car-owner service platform called "Smart Travel", which is, according to sources, the first comprehensive online car insurance service platform built by a Chinese bank. Through dynamic combination of car insurance products, financial services and car using services, ICBC and PICC provide car owners with more care-free, convenient and affordable services, which can also drive collaborative industry growth of banking, insurance, rescue, maintenance, driving service, car-washing, car accessories sector, and others. Therefore, such strategies adopted by key players are expected to propel the growth of self-driving car insurance market for the forecast period.

Growing advancement in autonomous technology are the main significant factor driving the growth of self-driving car insurance market. Furthermore, regulatory complexities to hamper the self-driving car insurance market growth. Moreover, increasing purchase of vehicles to provide significant opportunity for self-driving car insurance market growth.

The global self-driving car insurance market is segmented into coverage type, distribution channel, application and region. By insurance coverage, the market is divided into third-party liability coverage, collision coverage, comprehensive coverage and others. By distribution channel, the market is divided into insurance agents/brokers, direct response, banks, and others. By application, the market is bifurcated into personal and commercial. Region-wise, the self-driving car insurance market is studied across North America, Europe, Asia-Pacific, Latin America, Middle East and Africa.

Competitive analysis and profiles of the major players in the self-driving car insurance market include Tesla, Nissan, Adrian Flux Insurance Services, Ford, Audi, Mercedes Benz, Volkswagen, General Motors, Mobile Eye, Allianz, TuSimple, China Pacific Group Insurance Company Limited, Industrial and Commercial Bank of China Limited (ICBC), and GEICO. These players have adopted various strategies to increase their market penetration and strengthen their position in the self-driving car insurance industry.

Key Benefits For Stakeholders

- This report provides a quantitative analysis of the market segments, current trends, estimations, and dynamics of the self-driving car insurance market analysis from 2022 to 2032 to identify the prevailing self-driving car insurance market opportunities.
- The market research is offered along with information related to key drivers, restraints, and opportunities.
- Porter's five forces analysis highlights the potency of buyers and suppliers to enable stakeholders make profit-oriented business decisions and strengthen their supplier-buyer network.
- In-depth analysis of the self-driving car insurance market segmentation assists to determine the prevailing market opportunities.
- Major countries in each region are mapped according to their revenue contribution to the global market.
- Market player positioning facilitates benchmarking and provides a clear understanding of the present position of the market players.
- The report includes the analysis of the regional as well as global self-driving car insurance market trends, key players, market segments, application areas, and market growth strategies.

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- Investment Opportunities
- Market share analysis of players by products/segments
- New Product Development/ Product Matrix of Key Players
- Key player details (including location, contact details, supplier/vendor network etc. in excel format)
- Market share analysis of players at global/region/country level

Key Market Segments

By Application

- Personal
- Commercial

By Insurance Coverage

- Third Party Liability Coverage
- Comprehensive Coverage

By Distribution Channel

- Independent Agents/ Brokers
- Direct Sales
- Banks
- Others

By Region

- North America
- U.S.
- Canada
- Europe
- UK
- Germany
- France
- Italy
- Spain
- Rest of Europe
- Asia-Pacific
- China
- Japan
- India
- Australia
- South Korea
- Rest of Asia-Pacific
- Latin America
- Brazil
- Argentina
- Rest of Latin America
- Middle East and Africa

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- Gcc Countries
- South Africa
- Rest of Middle East And Africa
- Key Market Players
- Tesla
- Nissan
- adrian flux insurance services
- Ford
- Audi
- Mercedes Benz
- Volkswagen
- General Motors
- Mobile Eye
- Allianz

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